The UNITED INSURANCE CO., LTI

NCORPORATED 1882

Fire and Marine

HEAD_OFFICE

SYDNEY

Manager : THOMAS M. TINLEY

Secretary : BARTIN NAICH

BRANCHES:

London...Edward Battes, Res. Sec. Melbourne-T. Lockwood, Res Sec. Adelaide-T. C. Reynolds, Res. Sec. Hobart-W. A. Tregear Res. Sec. Perth-J H. Prouse, Res. Sec Brisbane-E. Wickham Res. Sec. Townsville-C. W. Gilbert, Dis. Sec. Rockhampton-T. H. Shaw, Dis. Sec.

Capital £500.000

New Zealand Branch - Principal Office, Wellington.
Directors-Nicholas Reid, Chairman. Martin Kennedy, R. O'Connor Resident Secretary-James S Jameson.

Bankers-NATIONAL BANK OF NEW ZEALAND, LTD,

Branches and Agencies:

Auckland—L. W. D. Andrews, Dis. Sec. Gisborne—Dalgety and Co-Luct. Taranakl—D. McAlam. Hawke's Eay—J. V. Brown and Sons (Fire); W. Kinross White (Marine). Melson—M. Lightband Mariborough—B. Purkias; Westland—T. Eldon Coates. Canter-bury—W. B. McKenzie, Dis. Sec. Otago—J. R. Cameron, Dis. Sec. Southland—T. D. A. Moffett, Agent. Oamara—E. Piper, Agent.

TINION STEAM SHIP COM-PANY OF NEW ZEALAND, LTD.

Steamers are despatched as under (weather and other circumstances

(Weather and other circumstances permitting):
LYTTELION and WELLINGTON—
(Bocking Passengers West Coast Ports)
Tuesdays, Wednesdays, and Fridays.

NAPIER, GISBORNE, and AUCKLAND— Tuesdays and Fridays.

SYDNEY, via WELLINGTON and COOK STRAIT— Every Wednesday.

SYDNEY, via EAST COAST PORTS and AUCKLAND-Every Tuesday.

MELBOURNE via BLUFF and HOBART— Every Sunday.

NELSON and NEW PLYMOUTH, via Oamaru, Timaru, Lyttelton, and Well-Corinna Fortnightly,

WESTPORT and GREYMOUTH — via Oamaru, Timaru, Lyttelton, and Well-ington (cargo only)—calling at Picton fortnightly—

Every Thursday,

SUVA and LEVUKA Regular monthly trips from Auckland TONGA, SAMOA, FIJI, and SYDNEY.

Regular Monthly Trips from Auckland.

RARATONGA and TAHITI.—

Regular monthly Trips from Auckland.

CANADIAN-AUSTRALIAN LINE
(Under the British Flag)
via Pacific Islands and Vancouver. Charp
est Quick Route to Canada, United
States, and Europe—
Every Four Weeks from Sydney and St.va

To Drain Pipe Users

TRY OUR

CEMENT PIPES

Uniform in size. Cylindrical inside and out, perfectly straight, thoroughly matured,

Sizes, 4in. to 24in.

Three feet lengths, giving the advantage of fewer joints.

Prices and further information from the makers.

The Milburn Lime and Coment Co., Ltd. 37 CUMBERLAND STREET.

FORRESTER, DOW & CO.

Sole Agents for the Standard "Rotary Shuttle," And

Jones' Sewing Machines. Best House in City for

Prams and Go - Carts. Repairs Guaranteed.

Note the Address: 53 PRINCES STREET, DUNEDIN One of the Reasons why

so many people prefer the Popular

" Highlander "

CONDENSED MILK

is because it is

PROFITABLE.

Profitable in use

It's Fall Cream.

Profitable for Health

It's Absolutely Pure.

Profitable for the Pocket

It's the Best Value.

Prefitable for the Home

It's "Awe Ready."

THE CHIEF OF THEM ALL.

" Highlander"

CONDENSED MILK

"You can depend upon it."

MARK SINCL

COACHBUILDER AND IMPORTER, CREAT KING AND ST. ANDREW ST DUNEDIN.

AND AT BURNSIDE GREEN ISLAND.



Country Orders receive Special Attention, Correspondence Invited.

Every Description of Carriage and Buggy built to order ; also Farm Drays

Waggons, and Spring Carts. All kinds of Repairs at Lowest Prices. cargest Prize-taker in Carriages until Prizes were discontinued.

Barningham & Co., Ltd.

Manufacturers of the Famous Improved

ZEALANDIA Cooking Range

With Open or Close fire

Also Verandah Castings and Tomb Railings

Greatest Variety in N.Z. to choose from, Catalogues on Application 223 GEORGE ST., DUNEDIN

THOMAS cookAND

PASSENGER AGENTS FOR ALL LINES.

Before booking your passage to London or elsewhere, write for "COOK'S SAILING LIST," with map, posted free, giving FABES and DATES of Sailing by all

'No Commission Charged.

COOK'S SHIPPING OFFICE Exchange Buildings, Water Street.

Why pay the least tellor 35 for a suit when I am making outst to measure for gentlemen to all made of the Dominion for from 39/6 upwards, and giving a written guarantee of sainfaction or your money back with every garment I make?

You must often have felt that \$4 or \$5 in too much to pay for a guit. and so it is.

Well, you can save at least £2 on your nextsuit, just an other gentlemen are doing, by letting me make li fer you.

> 子祭数 from.

I will make a sait t will make a suit to your measure, and give you a written guarantee that in quality of material, workmanship, style, fit and finish, it is at least the equal of any suit you got made locally for \$4 or \$5.

If you say it is not, I will promptly refund your money in full, and take the suit back.

It's a fair offer. flend new for samples of latest suisings, simple self-mossurement form, and my new style

I will gladly send them nost free to any address on request. Write to-day. It will pay.

ger (Carlos Halleston)

George Davies,

CHRISTCHURCH.